

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Nancy K Henschel

Debtor(s)

Case No. 15-41944

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2015.
- 2) The plan was confirmed on 03/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/30/2016, 06/01/2018.
- 5) The case was converted on 09/17/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,556.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,532.19
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$11,532.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,994.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$597.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,592.07

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RECOVERY SPECIALISTS	Unsecured	438.00	438.00	438.00	0.00	0.00
COMPLETE CREDIT SOLUTIONS INC	Unsecured	0.00	0.00	0.00	0.00	0.00
DIRECTV	Unsecured	NA	256.36	256.36	0.00	0.00
EXETER FINANCE CORP	Unsecured	NA	5,759.87	5,759.87	0.00	0.00
EXETER FINANCE CORP	Secured	9,675.00	9,675.00	9,675.00	5,977.90	962.22
ILLINOIS DEPT OF EMPLOYMENT SE	Unsecured	3,000.00	4,452.00	4,452.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	400.00	451.67	451.67	0.00	0.00
LVNV FUNDING	Unsecured	NA	11,777.88	11,777.88	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	18,929.16	18,929.16	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	9,047.15	9,047.15	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	53,434.00	31,678.70	31,678.70	0.00	0.00
NICOR GAS	Unsecured	425.00	424.20	424.20	0.00	0.00
ACADEMIC ENDOCRINE METABOLIS	Unsecured	140.00	NA	NA	0.00	0.00
ILLINOIS STATE TOLL HWY AUTHOR	Unsecured	283.00	NA	NA	0.00	0.00
LAKEVIEW NEUROSURGERY	Unsecured	668.00	NA	NA	0.00	0.00
MEDICAL CENTER OF PLANO	Unsecured	44.00	NA	NA	0.00	0.00
MR SPINE	Unsecured	30.00	NA	NA	0.00	0.00
BRIARBROOK APARTMENT HOMES	Unsecured	3,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,321.00	NA	NA	0.00	0.00
CASTLEPAYDAY.COM	Unsecured	825.00	NA	NA	0.00	0.00
CATHERINE COURTS CONDOMINIUM	Unsecured	1,205.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	750.00	NA	NA	0.00	0.00
CITY OF GARLAND UTILITIES	Unsecured	15.00	NA	NA	0.00	0.00
COMCAST CHICAGO SECONDS 2000	Unsecured	125.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	236.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	236.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DR LUIS MAGNUCCI	Unsecured	1,000.00	NA	NA	0.00	0.00
FIDELITY INFO	Unsecured	1,147.00	NA	NA	0.00	0.00
GOOD SAMARITAN HOSPITAL	Unsecured	569.00	NA	NA	0.00	0.00
HUNTER WARFIELD	Unsecured	2,910.00	NA	NA	0.00	0.00
SONIC PAYDAY	Unsecured	895.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL	Unsecured	1,000.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	103.00	NA	NA	0.00	0.00
TEXAS RADIOLOGY ASSOCIATES	Unsecured	15.00	NA	NA	0.00	0.00
TRIBUTE	Unsecured	605.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	147.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	42.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	NA	30,988.04	30,988.04	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,675.00	\$5,977.90	\$962.22
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,675.00	\$5,977.90	\$962.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,203.03	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,592.07</u>	
Disbursements to Creditors	<u>\$6,940.12</u>	
TOTAL DISBURSEMENTS :		<u>\$11,532.19</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/21/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.